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## About PalmCall™ Inc

PalmCall™ is a telecommunications co-op that uses proprietary “collective intelligence” programming technology to allow African migrant communities to combat telecommunications fraud against immigrant communities. The PalmCall Co-op™ is a trusted network of consumers and resellers that working together, empowering the community to decide which long distance carriers allow them to call Africa with the best quality, price and service. The company’s vision is to eventually apply its unique “collective intelligence” programming technology worldwide and then to branch into the co-op marketing of other services and products to its migrant PalmCall™ communities.

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## How PalmCall™ Collective Intelligence Programming Combats Telecom Fraud

### Overview

PalmCall™ Corporation was founded in California’s Silicon Valley to combat what has been reported to be widespread calling card **fraud** that is perpetrated on United States immigrant communities each year with virtual impunity to calling card companies. PalmCall Cards™ are the only rate-prepaid phone cards available in the United States that allow callers to join the PalmCall™ telecommunication **Co-op** which uses **call-routing optimization algorithms** and on “**collective intelligence programming**” to achieve “predictive consumer insight” to combat this fraud.

## About Calling Card Fraud

The haphazard efforts of government to fight calling card scams have been written about by Business Week, the Forester Group, even the FTC. But fighting calling card scams is not a priority since the victims are often immigrants to the United States [both documented and un-documented] who buy calling cards for cash because they do not have either a land-line telephone or the ability to establish credit with a phone company.

A particularly good article on the widespread nature of calling card fraud can be found at the [July 23, 2007 Business Week Article titled Talk Isn't So Cheap on a Phone Card.](#)

The main complaints according to the business Week article is that the minutes represented on the phone care are often only half of what the purchaser thought he or she was buying as one Business Week source was quoted as saying with comments such as:

"The number of minutes the card tells you that you have, you get half of that."

Reading further in the Business Week article we find that

"...phone card companies also impose an array of "fees" on card users that reduce the value of cards by trimming 10, 20, or more minutes. Often called connection, service, or maintenance fees, these provisions sometimes are disclosed in ambiguous fine print on the back of cards, but other times aren't disclosed at all, according to a 2005 study by Julia Marlowe, associate professor emeritus of housing and consumer economics at the University of Georgia."

The Hispanic Institute conducted an independent study of calling cards with the purpose of determining if calls to certain destinations using commercially available prepaid calling cards are providing the amount of minutes specified by the card providers. This [Calling Card Study](#), discusses these deceptive calling card marketing practices and found that pre-paid calling cards only delivered 60% of advertised minutes. To read more about the Institute's methodologies and detailed results please [click here](#).

Finally, in a March 26, 2008 article titled "FTC Asks Court to Halt Prepaid Calling Card Scam" the Federal Trade Commission moved against selected calling card marketers for fraudulent advertising and other offenses:

"The posters advertise the number of calling minutes and brag it offers rates with 'no connection fees.' But consumers who use the calling cards don't receive the number of minutes advertised. For example, the FTC complaint says a card that advertised 40 minutes calling time to El Salvador cut off the call after only 27 minutes. A card that advertised 30 minutes calling time to Egypt cut off the call in a little over 10 minutes. In fact, the FTC purchased 46 CTA cards in retail stores and tested by them. None of the cards delivered the calling minutes advertised by posters displayed where the cards were purchased."

Although voice quality and dropped calls don't get as much press as deceptive cost-per-minute advertising, any migrant who has used pre-paid calling cards knows from experience that it's a real "crap shoot" as to what "voice quality" you are going to get AND whether your call will actually complete or be dropped in the middle of a conversation.

## Using Collective Intelligence Optimization Algorithms to Combat Fraud

Whereas the Hispanic Institute and the FTC can conduct tests that prove that calling cards rip people off – and especially recent migrants to the United States – these studies are "after-the-fact" – or in other words – after the caller has already been ripped off.

PalmCall founders asked the simple question "WOULDN'T IT BE GREAT IF THERE WAS A PRE-PAID CALLING CARD THAT USED "TRUSTED" TELECOM VENDORS TO CALL YOUR HOME COUNTRY?" Although the answer is obvious, asking it for the first time led PalmCall to set up the PalmCall Co-op™ to solve the problem.

Thus, the PalmCall Co-op™ can be trusted from top to bottom. From a community trusted consumer members and trusted reseller members to the trusted PalmCall™ **Executive Team** which carefully evaluate member data to determine which telecom carriers qualify for the PalmCall Co-op™ "Trusted Vendor" certification. In this way Co-op members avoid ever using the "rip-off calling cards" since they are "filtered out" by the collective intelligence of the community. In this way, the PalmCall Co-op™ can promise members that only carriers with the best "voice quality" and cost-per-minute are used.

Voila! NO MORE RIPOFFS!

## How Exactly is this Done?

Unlike any other pre-paid calling card, the PalmCall™ system uses advanced "**collective intelligence**" **programming** optimization algorithms to offer consumers the best choice in "voice quality" and "cost-per-minute" As pointed out in his book Programming Collective intelligence, O'Reilly, 2007, author Toby Segaram defines collective intelligence [or machine learning] quite simply as:

"Collective Intelligence is ...the process of collecting and analyzing data from a large group of people and then drawing statistical conclusions about the group that no individual member would have known themselves".

As Palm Call™ first saw that "collective intelligence programming" could be used to solve the problem of fraudulent calling cards for a particular country, the company soon realized that the PalmCall Co-op™ could be applied to virtually any country to provide near-real-time fraudulent card filtering. In fact, the company saw that the co-op system could be like many FTC surveys being conducted in real time AND BEFORE THE FACT. What's even better, the company saw that with a top-to-bottom network of trust, that the data would be of the highest reliability.

Mr. Segaram also points out that although there are many emerging applications for collective intelligence programming, it's been in use for quite some time. For example e-harmony.com matches people based on collective intelligence programming - where over time the e-harmony algorithms "learn" which "matches" work and which "matches" don't work. In this way e-harmony filters out unimportant variables from the important ones in achieving "predictive consumer insight" [which is just a fancy word for "predicting consumer behavior"].

Another example is Google's use of links to a Web page as a variable to establish search results ranking in response to a user's search for a particular "search term." Google engineers were the first search engine technical staff to realize that the number of incoming links [aka "back links"] from other sites to a Web page was likely to be an important factor in the usefulness of information on that page about the searched for "keyword" or "key phrase".

## What's the Catch?

A) The 20-sec Pre-Call Voice Prompt - If you can even call it a catch, PalmCall Co-op™ consumer members must agree to listen to a quick <20-sec. voice prompt that gives him or her 1) the choice of the top four reliable telecommunication vendors to a particular country code, 2) PalmCall™ Recommended Carrier to rout your call at that exact point in time. The voice prompt takes no more than 20 seconds, and the PalmCall recommendation is for the carrier with either the lowest cost-per-minute [with a no dropped call guarantee] or the best voice quality. Since telecom carriers vary widely in cost/quality to various geographies and at different times of day, there is generally only one best carrier for each country at any point in time. By letting powerful software analyze responses from your trusted countrymen, the PalmCall™ Recommended Carrier will almost always be your best bet.

B) The 20 second Post-Call Survey - Another "catch" [that's really a big advantage] is that all members of the PalmCall™ co-op, must agree to answer a few very short questions after each call [because –after all- the whole PalmCall™ system depends on trusted input]. The confidential results are tabulated and fed into Palm Call's unique "collective intelligence" optimization algorithms along with computer data comparing "minutes talked" to "minutes billed," so that low quality of fraudulent telecommunication carrier can be filtered out and not recommended to future Africa homeland callers. In this way the African migrant communities chooses [as a group] which long distance carrier will let them call their homeland African country based on their preference for "voice quality" and "cost-per-minute".

## It's like Putting the FTC on Your Side in Real Time!

In this way African migrants can choose to route their call for best "voice quality" and/or best "cost-per-minute for an honest minute". Functioning as a consumer telecommunications co-op, PalmCall™ pre-paid calling cards are sold through a network of trusted community agents comprised of community leaders. And unlike any other pre-paid phone cards – it's like having the FTC survey on your side in real time.